

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Mark J. Malaczewski, Sr.
 Vanessa S. Malaczewski
 Debtors

Case No. 16-14363-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP
 Form ID: 318

Page 1 of 2
 Total Noticed: 37

Date Rcvd: May 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2017.

db/jdb +Mark J. Malaczewski, Sr., Vanessa S. Malaczewski, 17 Crescent Lane,
 Levittown, PA 19055-1621
 13750342 +Aes/pheaafrn, Pob 61047, Harrisburg, PA 17106-1047
 13750345 +Central Financial Control, PO Box 66044, Anaheim, CA 92816-6044
 13750349 +Citibank/Best Buy, Centralized Bankruptcy/Citicorp Credit Se, PO Box 790040,
 Saint Louis, MO 63179-0040
 13750353 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 13750354 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
 13750357 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13750358 +Nissan Motor Acceptance Corp/Infinity Lt, NMAC/Attn: Bankruptcy, PO Box 660360,
 Dallas, TX 75266-0360
 13749325 Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366
 13799854 +Office of UC Benefits Policy, Department of Labor & Industry, Office of Chief Counsel,
 651 Boas Street, 10th Floor, Harrisburg, PA 17121-0751
 13750359 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,
 Harrisburg, PA 17120-0946
 13767261 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 13750362 Pennymac Loan Services, Attn: Bankruptcy, PO Box 514357, Los Angeles, CA 90051
 13750363 +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
 13750364 +Revenue Recovery Corp, 7005 Middlebrook Pike, PO Box 50250, Knoxville, TN 37950-0250
 13750365 +Trans Union Corporation, Public Records Department, 555 West Adams Street,
 Chicago, IL 60661-3631
 13798524 +U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, PHFA Loan Servicing Division,
 211 North Front Street, Harrisburg, PA 17101-1466

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov May 20 2017 01:05:29 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 20 2017 01:04:51
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 20 2017 01:05:16 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13750343 +EDI: AQUAFINANCE.COM May 20 2017 00:53:00 Aqua Finance Inc, 1 Corporate Dr,
 Wausau, WI 54401-1724
 13775084 EDI: RESURGENT.COM May 20 2017 00:53:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Syndicated, Office Systems, Inc., Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13750351 E-mail/Text: bankruptcy@phila.gov May 20 2017 01:05:28 City of Philadelphia,
 Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
 13750344 +EDI: CAPITALONE.COM May 20 2017 00:53:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 13768481 EDI: CAPITALONE.COM May 20 2017 00:53:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13750346 +EDI: CHASE.COM May 20 2017 00:53:00 Chase, Attn: Correspondence Dept, PO Box 15298,
 Wilmington, DE 19850-5298
 13750347 +E-mail/Text: ecf@ccpclaw.com May 20 2017 01:04:28 Cibik & Cataldo, P.C.,
 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
 13750350 +E-mail/Text: bankruptcy@phila.gov May 20 2017 01:05:28 City Of Philadelphia,
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102-1640
 13758933 EDI: DISCOVER.COM May 20 2017 00:53:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 13750352 +EDI: DISCOVER.COM May 20 2017 00:53:00 Discover Financial, Attn: Bankruptcy,
 PO Box 3025, New Albany, OH 43054-3025
 13750355 EDI: IRS.COM May 20 2017 00:53:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
 13750356 +E-mail/Text: vivian@interstatecredit.net May 20 2017 01:05:12 Intrst Ctc,
 21 West Fornance S, Norristown, PA 19401-3300
 13823821 EDI: PRA.COM May 20 2017 00:53:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13750360 +E-mail/Text: blegal@phfa.org May 20 2017 01:05:05 Pa Housing Finance Age, PO Box 8029,
 Harrisburg, PA 17105-8029
 13750361 +E-mail/Text: blegal@phfa.org May 20 2017 01:05:05 Pa Housing Finance Agency, PO Box 8029,
 Harrisburg, PA 17105-8029
 13758819 EDI: Q3G.COM May 20 2017 00:53:00 Quantum3 Group LLC as agent for, Connexus Credit Union,
 PO Box 788, Kirkland, WA 98083-0788
 13771681 EDI: RECOVERYCORP.COM May 20 2017 00:53:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 20

District/off: 0313-2

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Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
13750348* +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Pennymac Loan Services, LLC paeb@fedphe.com
BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
BONNIE B. FINKEL on behalf of Trustee BONNIE B. FINKEL finkeltrustee@comcast.net,
NJ69@ecfcbis.com;Finkeltrustee@comcast.net
JEROME B. BLANK on behalf of Creditor Pennymac Loan Services, LLC paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY) lhaller@pkh.com, dmaurer@pkh.com
MICHAEL A. CATALDO2 on behalf of Joint Debtor Vanessa S. Malaczewski ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CATALDO2 on behalf of Debtor Mark J. Malaczewski, Sr. ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Debtor Mark J. Malaczewski, Sr. ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Joint Debtor Vanessa S. Malaczewski ecf@ccpclaw.com,
igotnotices@ccpclaw.com
THOMAS I. PUЛЕO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY) tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 **Mark J. Malaczewski Sr.**
First Name Middle Name Last Name
Debtor 2 **Vanessa S. Malaczewski**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3103**
EIN **-----**
Social Security number or ITIN **xxx-xx-2529**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-14363-jkf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mark J. Malaczewski Sr.

Vanessa S. Malaczewski

5/19/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.